

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
)	
John C. Hiatt, Jr., et al.)	
Serial No.: 10/017,040)	Examiner: Jocelyn Greimel
Filing Date: December 6, 2001)	Group Art Unit No.: 3693
For: Delayed Start Financial)	
Instrument And Method For)	
Converting Delayed Start)	
Financial Instrument To A)	
Standard Option)	

RESPONSE

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

This is in response to the Office Action mailed on June 22, 2007 setting a shortened statutory response date of three months. As this paper is being filed before September 22, 2007, it is considered timely filed. Applicants submit the following Remarks and respectfully request the examiner to reconsider the rejections made in the Action and to allow the claims to issue.

The Claims are reflected in the listing of claims, which begins on page 2 of this paper.

Remarks begin on page 10 of this paper.